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TTY USERS CALL VIA MD RELAY

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Dear Fellow Marylander:

One of the most important challenges we all face is planning for our futures, including the costs of our long-term health care. Many people do not like to think about aging, or the possibility that we may not at some future time be able to perform such routine tasks as bathing or dressing. In reality, many of us will need some form of long-term care. While the need for long-term care is a normal part of aging, many of us do not plan adequately for this need or its extraordinary costs.

That is why I want to tell you about a new program in which Maryland and the federal government are collaborating called *Own Your Future*. The program's goal is to encourage people between the ages of 50 and 70 to start planning ahead for their future long-term care needs now, instead of waiting until it's too late.

As you may know, the number of older Marylanders is rapidly increasing, as is the cost of long-term care. Of the nearly 5.3 million people residing in Maryland in 2000, 15 percent or more than 800,000 are over the age of 60. This percentage is expected to increase to 23 percent of Maryland's projected population of six million by the year 2030. Today, the average cost of long-term care in Maryland is approximately \$60,000 per year, but it can easily be as high as \$75,000, depending on the location.

While the State of Maryland supports many programs that assist older Marylanders, including property tax relief, nutrition and wellness programs, home modification assistance, and home- and community-based services for those in need, individuals must also play a role to plan properly for their long-term care needs. As a first step in the planning process to *Own Your Future*, Lt. Governor Michael Steele and I encourage you to order the "Long-Term Care Planning Kit" created by the U.S. Department of Health and Human Services. You can do so either by calling 1-866-PLAN-LTC (1-866-752-6582) or by returning the postage paid reply card attached to the enclosed brochure. You may also order a kit or download an electronic version by visiting www.aoa.gov/ownyourfuture.

Long-term care needs are best met when they are planned ahead of time. Please *Own Your Future* and order your free "Long-Term Care Planning Tool Kit" today.

Very truly yours,

A handwritten signature in black ink, reading "Robert L. Ehrlich, Jr." with a stylized flourish at the end.

Robert L. Ehrlich, Jr.
Governor